

Certificate Number: 06531-ILN-CC-005037806**CERTIFICATE OF COUNSELING**I CERTIFY that on September 30, 2008, at 7:31 o'clock PM CDT,Carole F. Gulo received fromAllen Credit and Debt Counseling Agency,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of
the debt repayment plan is attached to this certificate.This counseling session was conducted by internetDate: September 30, 2008By /s/Judy StroughName Judy StroughTitle Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).